

UNITED STATES DISTRICT COURT
BANKRUPTCY DIVISION
AT CINCINNATI

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IN RE: SUZANNE BAIR, CASE NO.
Debtor. 1:18-bk-12585

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Deposition of SUZANNE BAIR, Debtor
herein, called by the Trustee for direct
examination pursuant to the Rules of Civil
Procedure, taken before me, Lisa M. Conley
Yungblut, a Notary Public within and for the State
of Ohio, at Eileen Field Law Offices, LLC, 36 East
7th Street, Suite 2020, Cincinnati, Ohio, on
Tuesday, the 5th of February, 2019, at 10:01 a.m.

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1	EXAMINATION CONDUCTED	2
2	BY MS. HILL:	6
3	BY MR. SALES:	70
4	BY MS. COOPER:	94
5	BY MR. SALES:	96
6	BY MS. HILL:	96
7		
8	EXHIBITS MARKED	PAGE
9	(Thereupon, Exhibit 1, a multi-page	
10	land installment contract was marked	
11	for purposes of identification.)	8
12	(Thereupon, Exhibit 2, a Land Contract	
13	Extension, was marked for purposes of	
14	identification.)	17
15	(Thereupon, Exhibit 3, a multi-page	
16	Lease Agreement, was marked for	
17	purposes of identification.)	17
18	(Thereupon, Exhibit 4, a Lease	
19	Addendum, was marked for purposes of	
20	identification.)	20
21	(Thereupon, Exhibit 5, a Deed, was	
22	marked for purposes of identification.)	22
23	(Thereupon, Exhibit 6, a Park National	
24	Bank document, was marked for purposes	
25	of identification.)	23

1	(Thereupon, Exhibit 7, a 2015 US Tax	3
2	Return, was marked for purposes of	
3	identification.)	28
4	(Thereupon, Exhibit 8, multiple pages	
5	of bank statements and attachments, was	
6	marked for purposes of identification.)	36
7	(Thereupon, Exhibit 9, US 2016 Income	
8	Tax Return, was marked for purposes of	
9	identification.)	49
10	(Thereupon, Exhibit 10, multiple pages	
11	of debt schedules, was marked for	
12	purposes of identification.)	52
13	(Thereupon, Exhibit 11, a Union Savings	
14	judgment entry and Pella Windows	
15	judgment entry, was marked for purposes	
16	of identification.)	101
17	(All Exhibits were retained by Ms. Hill.)	
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25		

APPEARANCES:

On behalf of the Trustee:

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and

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On behalf of the Debtor/Witness:

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1 On behalf of the Assistant US Trustee:

2 US Department of Justice

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1 put it in my personal account, and then I wrote
2 personal checks.

3 MS. COOPER: Okay.

4 MS. HILL: I have one question, if
5 you're done.

6 MS. COOPER: Yes, I am. Thank you.

7 FURTHER EXAMINATION

8 BY MS. HILL:

9 Q. With respect to those holding
10 companies, you mentioned when you were interested
11 in a property and there was a purchaser, there was
12 a holding company set up. Maybe you don't know
13 the answer to this, but did your money go to pay
14 any of the debts of those smaller holding
15 companies, these individual holding companies, or
16 was it just Bair Build that you paid the debt for,
17 the ones on your creditor schedules?

18 A. I don't know. I don't know.

19 MS. HILL: Okay.

20 MR. GOERING: All done?

21 MR. SALES: I have one more that I
22 forgot to mention.

23 FURTHER EXAMINATION

24 BY MR. SALES:

25 Q. So there's a company, this Rafter

1 House Construction, LLC?

2 A. Um-hmm.

3 Q. Are you familiar with that company?

4 A. That's -- the owner of the company is
5 my stepmom and it's run by my son. I helped her
6 set it up on the Secretary of State site, but it's
7 not mine, and I don't know anything about what --
8 you know, the comings and goings of that because
9 I'm not involved in that.

10 Q. So you helped her just file the
11 Secretary of State documents?

12 A. Right, and I went with her to the
13 bank to set up an account, you know, and she
14 wanted me to be a signer just in case DJ needed
15 some help, but I'm not involved in that, and
16 that's not my company. And she doesn't run it
17 either, I mean, DJ runs the company. She just
18 owns the company.

19 Q. Okay. So are you currently a
20 signatory to a bank account for Rafter House
21 Construction?

22 A. Well, DJ.

23 Q. Sorry?

24 A. DJ.

25 Q. He is, but you are too?

1 A. I am, but I haven't looked at that
2 account in probably nine months because -- I mean,
3 when they first started it or when it was first
4 started, I said I'll help get it on its feet, but
5 I mean, once DJ started running it, I just said
6 I'm done. I don't have any interest in that.

7 Q. When you say helped get it on its
8 feet, you mean helping set up the account?

9 A. Correct.

10 Q. Did you do anything else or what was
11 the extent of your involvement in helping set it
12 up?

13 A. I think I balanced the checkbook
14 twice or the statement twice, but that was
15 probably the extent of it. I didn't pay the
16 bills. That was -- DJ brought in the money and
17 paid the bills and all of that, so I mean, it's
18 not my company and it's nothing to do with -- I
19 have no idea of what is going on with it.

20 Q. So DJ runs it?

21 A. Correct, yes, and its owned by --

22 Q. Owned by?

23 A. -- my stepmom. Yeah.

24 Q. Does she have -- do you know if she
25 has any experience in construction?

1 A. No, no.

2 Q. You don't know or she doesn't?

3 A. No, she doesn't.

4 Q. Okay. Does she do anything for the
5 company?

6 A. No. It's just her company.

7 Q. She just owns it?

8 A. She owns it, correct.

9 Q. But she doesn't do anything for it?

10 A. Correct.

11 Q. DJ does everything?

12 A. Correct, correct.

13 MR. SALES: Okay.

14 MS. FIELD: One question, just to
15 clarify on the account that you had, the bank
16 account.

17 MR. GOERING: Let's make sure, you're
18 done?

19 MS. HILL: I was just going to end as
20 a housekeeping, put these in the record. I have
21 no questions.

22 MR. GOERING: All right. Are you
23 done?

24 MR. SALES: I'm done.

25 MR. GOERING: Last question.